

Amendments to the Specification:

Please replace the first paragraph on page 1 with the following amended paragraph:

This application is related to pending Application Serial Number 09/017,169, filed February 2, 1998, entitled "Distributed Data Accessing Technique" (now U.S. Patent No. 6,055,567); pending Application Serial Number 09/237,657, filed January 27, 1999, entitled "A Technique for Centrally Tracking Transactions in an Electronic Billing System" (now U.S. Patent No. 6,334,116); pending Application Serial Number 09/301,068, filed April 28, 1999, entitled "An Electronic Bill Presentment Technique With Enhanced Biller Control" (now U.S. Patent No. 6,856,974); pending Application Serial Number 09/414,731, filed October 8, 1999, entitled "Electronic Billing With Flexible Biller Controlled Electronic Bill Presentment"; pending Application Serial Number 09/387,764, filed September 1, 1999, entitled "Electronic Billing With Updateable Electronic Bill Summary"; pending Application Serial Number 09/208,998, and filed December 11, 1998, entitled "Technique for Conducting Secure Transactions Over a Network"; pending Application Serial Number 09/298,889, filed April 26, 1999, entitled "Electronic Bill Presentment and/or Payment Clearinghouse"; pending Application Serial Number 09/229,102, filed April 26, 1999, entitled "Cashless Transactions Without Credit Cards, Debit Cards or Checks" (now U.S. Patent No. 6,678,664).